

### REMARKS

To overcome 35.U.S.C.112 1<sup>st</sup>-para rejection, applicant amends claims to remove limitation "protein folding structure"; and to overcome 35.U.S.C.112 2<sup>nd</sup>-para rejection, applicant amends claims to remove limitation "more" complete. Moreover to overcome 35.U.S.C.103a rejection of claims 1, 10-12, 21 and 27-28 over Holden and Messier; claims 2-4, 6-9 and 22 over Holden, Messier and Asch; claim 5 over Holden, Messier and O'Flaherty, applicant amends independent claims (and thus as well those claims dependent respectively thereon) to define patentable subject matter as a whole distinguishable unobviously over cited references, particularly unpredictable limitation "wherein such transaction comprises detecting genetic discrimination or fraud by detecting identical genetic terms from genetic samples of a plurality of transacting users, such identical genetic terms from different transacting users enabling detection of possible fraudulent sequence clone or twin matching when the transacting users that are detected to have identical genetic terms are not actually true sequence clones or matching twins, or possible discrimination of true sequence clones or matching twins when the transacting users classified in the same genetic group or class do not obtain substantially fair or equitable transaction terms."

Respectfully submitted,



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